

<i>SERFF Tracking Number:</i>	<i>BNLA-126246942</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Bankers Life and Casualty Company</i>	<i>State Tracking Number:</i>	<i>43072</i>
<i>Company Tracking Number:</i>	<i>17619</i>		
<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
<i>Product Name:</i>	<i>17619</i>		
<i>Project Name/Number:</i>	<i>17619/17619</i>		

Filing at a Glance

Company: Bankers Life and Casualty Company

Product Name: 17619

TOI: LTC06 Long Term Care - Other

Sub-TOI: LTC06.000 Long Term Care - Other

Filing Type: Advertisement

SERFF Tr Num: BNLA-126246942

SERFF Status: Closed

Co Tr Num: 17619

Co Status:

Authors: Thomas Kimble, Dan
Murphy

Date Submitted: 07/29/2009

State: ArkansasLH

State Tr Num: 43072

State Status: Closed

Reviewer(s): Marie Bennett

Disposition Date: 07/31/2009

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: 17619

Project Number: 17619

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 07/31/2009

Deemer Date:

Filing Description:

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 07/31/2009

Corresponding Filing Tracking Number:

ATTN: Compliance - Life & Health

NAIC #: 233-61263

Re: Long Term Care Advertising

Invitation to Contract

Point of Sale Brochure

SERFF Tracking Number:	BNLA-126246942	State:	Arkansas
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Company Tracking Number:	17619		
TOI:	LTC06 Long Term Care - Other	Sub-TOI:	LTC06.000 Long Term Care - Other
Product Name:	17619		
Project Name/Number:	17619/17619		

Forms 17619

Dear Director:

As required by your state's advertising guidelines, we are filing the above referenced forms.

This advertising brochure is designed to be used by our licensed agents to offer Additional Benefit Riders with our approved Long Term Care policies. Our agents will use this form during their sales presentation while visiting with the consumer in his or her home.

This filing has not been submitted to our domicile state of Illinois because they do not require the filing of advertising material.

Your consideration and approval of the above form would be appreciated.

This filing contains no unusual or controversial items from normal Company or industry standards. We respectfully request your favorable consideration and approval of this filing. If you have questions on any aspect of this filing, please call me.

Company and Contact

Filing Contact Information

Dan Murphy, Compliance Administrator
600 West Chicago Ave
Chicago, IL 60654-2800

d.murphy@banklife.com
(312) 396-6134 [Phone]
(312) 396-5907[FAX]

Filing Company Information

Bankers Life and Casualty Company
600 West Chicago Ave
Chicago, IL 60654-2800
(800) 621-3724 ext. [Phone]

CoCode: 61263
Group Code: 233
Group Name:
FEIN Number: 36-0770740

State of Domicile: Illinois
Company Type:
State ID Number:

Filing Fees

<i>SERFF Tracking Number:</i>	<i>BNLA-126246942</i>	<i>State:</i>	<i>Arkansas</i>
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Fee Required?	Yes
Fee Amount:	\$25.00
Retaliatory?	No
Fee Explanation:	25 per form
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Bankers Life and Casualty Company	\$25.00	07/29/2009	29512013

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Marie Bennett	07/31/2009	07/31/2009

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Disposition

Disposition Date: 07/31/2009

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Form	Rider Brochure		Yes

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Form Schedule

Lead Form Number: 17619

Review Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	17619	Advertising Rider Brochure	Initial		0	17619.pdf

Bankers SIMPLECHOICESM

Long-Term Care Insurance Optional Riders

Cash Rider*

Enables you to receive 25% of your policy's Daily Maximum Benefit Amount as a cash payment while you are receiving covered long-term care services. May not be purchased in combination with the Cash Disability Rider.

Cash Disability Rider*

Allows you to receive 25% of your policy's Daily Maximum Benefit Amount as a cash payment even if you are not receiving covered long-term care services, as long as you meet all other benefit eligibility qualifications.

Dual Waiver of Premium Rider

Extends waiver of premium to both spouses purchasing SimpleChoice policies, even if only one person qualifies.

Limited Premium Payment Period Rider

Pays up your policy in full after a 10- or 20-year period.

Non-Forfeiture Benefit Rider

Continues long-term care coverage, if your policy lapses, with a new Lifetime Maximum Benefit Amount that is equal to either the sum of all premiums paid or 30 times the Maximum Daily Benefit amount, whichever is greater. Eligibility begins after three policy years.

Paid-Up Survivorship Benefit Rider

Waives premium payments for a surviving spouse if the other spouse passes away and both policies and riders have been in force for 10 full years.

Restoration of Benefits Rider

Restores your benefits in full should you become well and stay well for 180 consecutive days with no functional incapacity or cognitive impairment, and you do not need and are not receiving long-term care services. This option may be used once during your policy's lifetime.

Return of Premium Rider

Refunds a portion of the premium you paid if your coverage ends. The policy must be in force for three full years.

Shared Maximum Benefit Rider

Provides an additional amount of coverage that can be shared by both spouses once their own coverage is depleted, assuming both policies have identical benefits.

Survivor Maximum Benefit Increase Rider

Provides a surviving spouse with an increase to his or her Maximum Daily Benefit Amount equal to 50% of the deceased spouse's total benefit, assuming both plans have identical benefits.

Additional riders are available for those not selecting a packaged plan.
Please see your agent for complete details.

* Not available on Basic LTCI.

312A TQ or 313A NTQ Cash Rider
314A TQ or 315A NTQ Cash Disability Rider
311A Dual Waiver of Premium Rider
242A Limited Premium Payment Period Rider
206A Non-Forfeiture Benefit Rider
226G Paid-Up Survivorship Benefit Rider
304R TQ or 304X NTQ Restoration of Benefits Rider
228R Return of Premium Rider
308A Shared Maximum Benefit Rider
303A Survivor Maximum Benefit Increase Rider

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Rate Information

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